HOW
THE PRIVATE SECTOR
CAN PROMOTE

Girls'

EDUCATION

USAID

Project Design No. 3

INVESTMENTS THAT YIELD HIGH RETURNS:
SCHOLARSHIPS FOR GIRLS

WHY INVEST IN GIRLS' EDUCATION?

Investing in the education of girls yields high economic and social returns. Education, especially primary schooling, contributes to economic growth, social development, and democracy. Through formal schooling, children are equipped with skills that are fundamental to economic and social success. Schooling makes individuals more capable of learning on their own, acquiring new skills in the workplace, making good decisions, and participating responsibly in civil society. While the education of all children is important, investing in the education of girls produces high social and economic returns. Female literacy and schooling have been linked to development gains in maternal and child health, fertility, and agricultural production.

Despite enormous gains, girls' completion rates still lag those of boys. Girls are less likely than boys to participate in school because of cultural beliefs about the appropriateness of educating women, families' economic needs and poverty, lack of facilities available for girls at schools, and uncertainty about how females will be treated in the classroom by teachers and male classmates. Many countries have engaged in comprehensive changes in their educational systems to expand access, improve instructional quality, and increase efficiency. These programs have laid the fundamental groundwork for increased educational participation of all children, but they usually have not been sufficient to reduce existing gender disparities between girls and boys. The fact that many of the impediments to girls' enrollment and persistence in school are specific to girls and not to boys requires a concerted effort to increase educational opportunities for girls. It is a development imperative.

The private sector can create solutions. Overcoming barriers to girls' education, such as deeply held sociocultural beliefs about the value and role of girls and women or pervasive poverty and economic need, requires the leaders of society to become active participants in implementing solutions to specific prob-

lems. Because of their role in determining human-resource requirements for the future, influencing public opinion, and mobilizing rapidly to confront important issues, busines leaders and organizations can play a vital part in improving girls' education and, thereby, in strengthening their country's resource base by promoting girls' education. These characteristics make businesses ideally suited to address barriers outside the classroom, particularly families' economic conditions.

WHY IS IT IMPORTANT TO INVEST IN SCHOLARSHIPS FOR GIRLS?

Educating children is costly for many families. The cost of educating children is a major obstacle for low-income families who must pay for tuition, books, materials, shoes, and clothing. In addition, girls' participation in school has indirect costs for the family, particularly the loss of their domestic work of caring for small children, gathering wood, and carrying water. In rural communities girls are incorporated in their families' productive work at an early age. Girls frequently sell in the market, herd cattle, weave, or make pottery. They represent a major economic value to their families. Other factors contributing to girls' difficulty in attending school are their communities' cultural beliefs and deficiencies in the school system and infrastructure.

Scholarships effectively overcome the perceived economic costs to families of sending girls to school. Research on scholarship programs in Asia and Latin America shows that significantly more scholarship recipients remain in school and are promoted than girls without scholarships. In at least one case (in Guatemala), when community members are involved in the selection and support of scholarship winners, even female nonscholarship recipients and boys also have higher attendance and promotion rates than children in schools without scholarship programs.

HOW CAN YOUR ORGANIZATION SUPPORT GIRLS' EDUCATION WITH SCHOLARSHIP PROGRAMS?

Businesses like yours are especially well suited to invest in girls' scholarship programs. Here are some points to remember:

- scholarship programs can be implemented rapidly;
- scholarship programs can be targeted to geographical areas where businesses operate;
- successful models exist that can be adapted to local needs;
- investments of different size can be effective;
- scholarship programs provide high visibility for businesses;
- scholarship programs build relationships with new and traditional market segments, and they offer the potential for new partnerships with government; and
- scholarship programs create a more skilled and flexible workforce.

PROJECT DEVELOPMENT AND IMPLEMENTATION

The development of a girls' scholarship program depends on a number of factors. These include the nature and size of the target population or beneficiaries chosen, the length of time a scholarship is provided, the amount of the stipend provided, and length of the overall investment.

First, select the geographical area and the target communities.

It is important that the investment in girls' scholarships takes place in geographical areas where an organization has experience and is comfortable engaging in a new endeavor. Within that context, communities should be selected on the basis of need. That is, those with the greatest poverty are most likely to benefit from a monetary incentive to send girls to school. In selecting target communities, consider the following:

- examine existing data on education and poverty that can be obtained from the Ministry of Education, census bureau, donor agencies, religious groups, or nongovernmental organizations (NGOs);
- select communities that are relatively poor, contain schools, and have low enrollment and promotion rates for girls;
- start small (one to ten communities) until the initiative proves manageable; and
- select communities that are geographically close to each other or to "you" in order to facilitate implementation and monitoring.

Second, identify the criteria and process for selection of beneficiaries.

Typical criteria usually require girls to:

- be enrolled in one of the schools where the scholarship program is established;
- be in the grades targeted by the program;
- come from a family with limited economic resources;
- have a disadvantaged social situation (orphan, abandoned, high number of siblings, living far from school); and
- have their parents' interest and consent.

Selecting recipients is an important step in implementing a scholarship program. A scholarship committee, composed of community members, can be responsible for this process. This committee contacts parents of school-aged girls in the community to publicize the availability of scholarships and the eligibility criteria.

Third, determine the level of financial support.

The best way to estimate the appropriate monetary amount of an individual scholarship is through consideration of direct and indirect costs associated with girls' schooling. The scholarship amount should be sufficiently attractive for parents to send their girls to school but not so high as to create dependency on the

scholarship. In addition, the scholarship should not cover the total amount of resources needed for a girl's education. Families should bear part of the costs. Similarly, not all girls should be given scholarships. This will be an incentive for scholarship recipients to work hard at school to keep their financial support. To determine the level and length of financial support, your organization might consider awards that are about 5 percent of the "basic food basket" of a family's expenses —this is a common way to estimate an award.

Fourth, determine the duration of investment.

Whenever possible, girls should be supported through the period of greatest vulnerability of dropping out of school. At a minimum, support should continue for at least one year. Even better, however, scholarships should be provided to each recipient for at least three years (one year before and one year after what is typically the most vulnerable year), but this should not discourage sponsoring organizations from providing scholarships for longer periods. Every additional year of education brings benefits to girls, to their families, and, eventually, to their communities. National and local educational statistics can be used to identify when girls tend to drop out of school; such figures can be used to adjust the duration of scholarships when resources are limited or the number of potential recipients is large.

WHAT IMPLEMENTATION STRATEGY SHOULD YOU USE?

The cost of administering a scholarship program will depend on the implementation strategy employed and the procedures used for monitoring students' progress. It can be expensive and time consuming to administer a new program if your organization has little or no experience in the program area. Questions to ask if your organization is considering in-house administration include these:

- Is the organization involved in service delivery?
- Does it have staff available in the target areas?
- Does the staff have relevant experience or can they be trained to administer a scholarship program?
- Does the staff have an interest in administering a girls' scholarship program?

If the answer to any of these questions is "no," working with another organization to administer the program is likely to be the most cost-effective implementation strategy. Effective implementation of scholarship programs requires knowledge and experience in community development, management, training, and evaluation. Organizations working in development and education (particularly girls' education) at national and local levels must be identified and enlisted to provide support. In selecting a suitable NGO or private voluntary organization to administer the program, the following characteristics are important:

- similarity in philosophy, perspectives, and institutional interests with your goals for the program;
- experience working in the geographical area and knowledge of the culture of the target population;
- institutional capacity and availability of facilities and resources (human, financial, managerial, infrastructure, etc.); and
- experience and expertise in management of social services and community assistance (preferably in education) and in coordination with different organizations.

HOW SHOULD THE PROGRAM BE IMPLEMENTED?

Establish a committee to formulate policies and oversee the implementation, monitoring, and evaluation for the funding organization. This committee will solicit organizations with the appropriate characteristics in the areas selected for implementation of the scholarship program. It is important that you require candidate organizations to submit an implementation plan as part of the selection process. The implementation plan should address the following responsibilities:

- development of work plans and budgets;
- coordination of participating institutions (Ministry of Education, research centers, donor agencies, and NGOs);
- coordination or contracting for technical assistance, training services, and studies;
- identification of banks and disbursement of scholarship funds;
- development, coordination, and monitoring of program activities;
- development of a control system (select beneficiaries and distribute funds);
- provision of training and supervision to outreach workers; and
- development of a simple organization structure at the community level.

HOW SHOULD THE PROGRAM BE MONITORED?

Program monitoring and evaluation should be incorporated into the planning of the scholarship program and included as a permanent design feature. It is necessary to develop a manageable, simple, and permanent system of reporting.

Monitoring efforts should be threefold. First, the process should determine if the planned activities are being implemented. Are the selection criteria and process, the distribution process, and participation of key stakeholders effective and efficient in meeting project goals?

Second, the monitoring process should determine whether the project is meeting its objectives. This process has a corrective nature of learning and improvement and can be accomplished by appropriate communication among different actors in the program, namely girls and parents, teachers and ministry of education technicians, program managers, decision-makers, and donor agencies.

Third, the monitoring process evaluates results by collecting and examining data that will help describe the program's impacts. The people that established the scholarship selection and distribution system should gather information from the schools. It is useful to collect the following information annually:

- number of scholarship recipients;
- numbers of teachers and parents involved;
- number of scholarship committees organized; and
- enrollment, promotion, and completion rates of scholarship recipients as compared to girls in similar nonscholarship schools.

WHAT SHOULD THE BUDGET BE?

The major portion of the budget should go to girls' scholarships. While costs for personnel and training will vary, between 30 and 50 percent of the total investment should go to scholarships. Investment in salaries and wages should be between 25 and 30 percent of the total budget. Training, travel, other direct costs and evaluation combined should take up another 20 to 30 percent of the budget. Other administrative costs should not exceed 10 percent of the budget.

Budget Categories and Needs

Category	Percentage	Sample*
Salaries and wages	30-45	$42,640 (41%)
Economic incentives for girls (scholarships)	25-45	$28,080 (27%)
Outreach training	5-10	$10,400 (10%)
Travel and transportation	5-10	$5,200 (5%)
Other direct costs	5-7	$5,200 (5%)
Monitoring and evaluation	5-6	$4,160 (4%)
Administrative costs	10	$8,320 (8%)
Total Costs		$104,000

* AGES Scholarship Program, USAID/Guatemala

HOW LONG WILL IT TAKE TO IMPLEMENT THE PROGRAM?

Once a decision is made to fund a girls' scholarship program, it can be implemented within six months. A suggested time line for activities is as follows:

Project Time Line

Activities	Month					
	1	2	3	4	5	6
Determine level of investment	✗					
Select communities	✗					
Establish implementation strategy	✗	✗				
Select implementing organization		✗	✗	✗		
Start program in first school					✗	✗

SUMMARY

Investments in scholarships can make a tremendous difference in girls' lives. All children are capable of doing well in school, but many cannot afford to enter or stay. Imagine the contribution that you can make and the joy you will experience when you know that your efforts have allowed many girls to learn how to read, to improve their knowledge of health and nutrition, and to contribute to your country's development. In fact, your commitment and investment will reap benefits for many generations. When educated girls become mothers, they typically ensure that their daughters also receive an education.

WHERE TO GO FOR MORE INFORMATION

For more information, contact your ministry or department of education for a list of schools and organizations working in education in your region. For more information about other scholarship programs, contact the American Institutes for Research at the address below.

This paper is one of a series of project designs on activities to promote girls' education. The series includes:

1.   *Enhancing Girls' Education through Community Schools*

2.   *Improving the Physical Environment in Support of Girls' Education*

3.   *Investments That Yield High Returns: Scholarships for Girls*

4.   *Using Incentives to Promote Girls' Education*

5.   *Using Mentoring to Promote Girls' Education*

6.   *Using Special Programs as a Strategy to Educate Out-of-School Girls*

7.   *Using Girls' Clubs to Promote Girls' Education*

You can obtain copies of these reports from the Girls' and Women's Education Activity, American Institutes for Research, 1815 N. Ft. Myer Drive, Suite 600, Arlington, VA 22209, USA. Tel: (703) 527-5546; Fax: (703) 527-4661; e-mail: girls_education@air-dc.org

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